

UNCLASSIFIED INTERNAL
USE ONLY CONFIDENTIAL

ROUTING AND RECORD SHEET

SUBJECT: (Optional)

FROM:

Deputy Director of Security (P&M)
4E-60 Headquarters

EXTENSION

NO.

DATE

9/3/82

STAT

TO: (Officer designation, room number, and building)

DATE

OFFICER'S INITIALS

RECEIVED FORWARDER

COMMENTS (Number each comment to show from whom to whom. Draw a line across column after each comment.)

DP /PTAS

D/Sec / has seen.

D/Sec /✓ has not seen.

D/Sec / has been briefed.

D/Sec /✓ has not been briefed regarding the attached.

Please follow and brief as you see fit.

No interest -PSD

any?

No interest -TSD

no interest DTAs —

#13 - I see no interest for PSD. m. Janum

10.

11.

C/PSD /PTAS

8 SEP
1982

9/3/82

12.

C/OPS/PSI

14 SEP
1982

9/14 MM

13.

C/PSI

14 SEP
1982

9/4 S

14.

C/SCI

15 SEP
198215 SEP
1982

RAK

15.

OS/Reg

FORM
3-62610 USE PREVIOUS
EDITIONS SECRET CONFIDENTIAL INTERNAL
USE ONLY UNCLASSIFIED

**REGIONAL
FORGERY/CHECK FRAUD SEMINARS**

CONDUCTED BY

PATRICIA C. THOMPSON, CGA

QUESTIONED DOCUMENTS EXAMINER

MEMBER ASIS, IGAS

**P. O. BOX 477
OAK LAWN, ILLINOIS 60454
Phone (312) 974-1533**

DESIGNED FOR: Security Officers, Tellers, New Accounts Personnel, Administrators, Bookkeepers, Managers or anyone responsible for deciding whether or not a signature, check or NOW draft should be paid.

SEMINAR OBJECTIVE:

To educate attendees to:

- * Develop an awareness of the possibility that any document can be altered or forged
- * Understand that PREVENTION of forgeries is far more effective and successful than the prosecution of a forger
- * Know what to look for and how and where to look for it
- * Be aware that relatively few successful forgeries are due to the skill of the forger, but rather to the carelessness or lack of knowledge on the part of those with whom they deal
- * Understand what does, indeed, constitute a negotiable item
- * More efficiently and prudently deal with all customers

DESIGNED TO FAMILIARIZE ATTENDEES WITH:

- * Indications of forgery
- * Simple methods available to help prevent forgeries
- * Ruses successfully used by con-artists to pass bad paper
- * Special precautions to take when an account is being opened
- * How to determine whether a check has been hiked or altered
- * Specific techniques to use when working with Government and State checks
- * Procedures to follow when confronted with a forger as opposed to a hold up person

(over)

OS REGISTRY
2-2161

DATES AND LOCATIONS

Tuesday, Oct. 19, 1982
Wednesday, Oct. 20, 1982
Tuesday, Oct. 26, 1982
Wednesday, Oct. 27, 1982

Oak Lawn Tower Inn (Evening Only)
Marriott Chicago (All Day)
Harvey Holiday Inn (All Day)
Hyatt Oak Brook (All Day)

Evening Seminar--7:00 p.m. to 10:00 p.m.
All Day Seminars--9:00 a.m. to 4:30 p.m.

FEES: \$45.00 per person for evening Seminar. Includes all Seminar materials and refreshments.
\$95.00 per person for all day Seminars. Includes all Seminar materials, lunch and refreshments.
To register, please complete the form below, and send it with your check to the address indicated.
To ensure maximum value, ENROLLMENT IS LIMITED for each of the seminars. Please register NOW to avoid disappointment. Registrations will be accepted on a first come, first served basis.

REGISTRATION FORM

PLEASE CHECK

TO: Patricia C. Thompson, CGA
Questioned Documents Examiner
P.O. Box 477
Oak Lawn, Illinois 60454
(312) 974-1533

Evening Seminar Oak Lawn Tower Inn
 All Day Seminar Marriott Chicago
 All Day Seminar Harvey Holiday Inn
 All Day Seminar Hyatt Oak Brook

Please Register:

NAME	TITLE

Make checks payable to: PATRICIA C. THOMPSON

Check enclosed for \$ _____ Phone _____

Authorized by _____

Title _____

Organization _____

Address _____

City _____ Zip _____

List additional employees on a separate sheet.

Registration Fee: \$45.00 for evening Seminar, \$95.00 for all day Seminar. Please send payment with registration.
(NOTE) Cancellations not received 48 hours prior to program date are subject to 50% cancellation fee. An alternate registrant will be accepted. No refunds for No-shows. TAPE RECORDERS NOT PERMITTED.

IS SOMETHING ESSENTIAL MISSING IN YOUR TRAINING PROGRAM?

by Patricia C. Thompson, CGA
Member ASIS

The number one crime in this country, forgery, is also the fastest growing and it is the crime for which bank, savings & loan and other financial employees are the least prepared. An average of four billion dollars is lost in the United States alone, per year, as the result of the successful passing of bad paper. And yet, employees who are potentially vulnerable to being taken by forgers, though often thoroughly trained in banking procedures, computer operations, public relations, cross selling, etc., are often told, ".....And by the way, don't take any bad checks. Good luck!" This is hardly suitable preparation for dealing with those who would commit a hold-up with a pen.

Know What to Look For

If an employee who is presented with a bad check does not know what to look for and how to look for it, how can he or she be expected to find it? The trick is KNOWING what to look for and knowing what to look for on a check to determine whether it is fraudulent is not learned by osmosis. People must be specifically taught how to discover possible indications of forgery. It is not a simple process, but it is an interesting one. It cannot be adequately taught simply by someone who has had a hundred years of banking experience. The instructor must be someone who is trained specifically in the field of questioned documents examination in combination with teaching expertise.

Poor Match for Forgers

If your employees don't have proper training in this extremely important area, they are a poor match for forgers, many of whom are, for all practical purposes, professionals.

How often do your employees, for instance, tell a customer in a pleasant, friendly and quite audible manner that they cannot give the customer his balance because the computers are down. Too often they may be also telling a nearby forger that the balances cannot be checked so "the sky is the limit."

Ask for Re-endorsements

How many of your employees fail to ask a customer to re-endorse a check in their presence, and even when they do, how many of them neglect to actually watch the cus-

tomer sign his name again so they can observe the tell-tale possible indications of forgery?

Because banks, savings and loans and some other businesses are in a somewhat depressed state right now, some feel they cannot afford the luxury of this kind of training, and have put a freeze on all "non-essential" training. Some fail to realize that if training a group of fifteen or twenty persons stops one forger, the training very likely pays for itself, probably many times over.

Officers Need It, Too

Some banks and savings & loans provide this training only for their tellers. Of course, the tellers need this instruction, but what about the officers who usually okay the large checks? What about the personal bankers? If a forger doesn't get past the new accounts personnel, he doesn't have a very good chance in the financial institution. If he does get past these people, he can have a good time until someone gets wise to his ulterior motives. The bookkeepers or check-filers make the final decision as to whether a check drawn on their institutions should be paid, but they are often overlooked when this sort of education is being planned.

Don't Forget Part-timers

And the poor part-timers are often not even considered for inclusion because they work relatively few hours per week. They, of course, are the most vulnerable because any forger worth his salt knows that this "economy" practice of not adequately training the part-timers in this area, is a very popular one. Since some financial institutions report a drop of 90% or more in check fraud losses after their employees are properly trained in forgery detection, it becomes obvious that the above "economy measures" are, at best, poor economy.

Altered Checks

Would your employees know how to tell if a check has been hiked or altered? Can they tell if a check has been erased or whether ink eradicator has been applied to it? Do they know how to tell if a signature is made by a rubber stamp or another type of facsimile? Some of them are pretty hard to detect if one does not know what he is looking for.

Watch Out for Customers' Behavior

Your employees should also be alert to the behavior of their customers. They may be more intimidating than you realize. An employee, for example, might be inclined to yield to the pressure of being rushed. That is a favorite method of getting your employees to water down their efficiency. To whatever extent they hurry over their normal working speed, they become that much less efficient. The con artists are well aware of that fact.

Don't forget the classic drunk. He's the one who smells like a brewery and appears to be totally uncoordinated, which would seemingly justify his signature not quite matching the signature card. Consider the idea that he might just be a good actor. He could take a little nip just before entering the establishment, accounting for his aroma, but, in fact, be as sober as the proverbial judge. If his eyes are clear, he is not drunk. The eyes and the mouth go at about the same time when one drinks alcohol.

Let's not overlook the sweet little old lady who wouldn't hurt a fly. Maybe she would. You would be surprised at how often the sweet little ladies are seen in a "line-up." Be just as cautious with the little old lady as you are with the burly looking teenager.

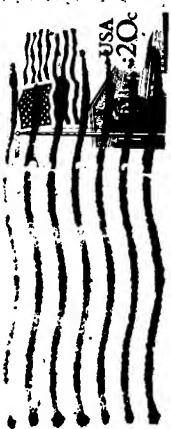
Forgeries at All-time High

Forgeries are at an all-time high right now due to the state of the economy, unemployment, etc. Any worthwhile questioned documents examiner will tell you that his or her workload is far greater now than it has ever been.

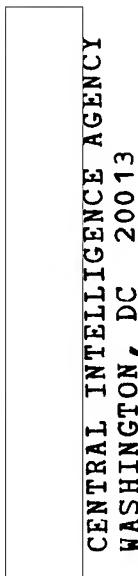
If you have ever been victimized by "paper hangers" you probably know that prevention is far more effective than prosecution, which is often an exercise in futility rather than one in success. If you have not been victimized by forgers, the law of averages is not in your favor.

Be prepared!

Patricia C. Thompson is a Certified Graphologist and Questioned Documents Examiner based in the Chicago area. She has conducted countless forgery/check fraud workshops and seminars for banks, savings and loans, security groups, associations, etc., and has done work as a Questioned Documents Examiner for hundreds of local, national and international companies, financial institutions, attorneys, etc. She has more than thirty years experience in this field.



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MEMBER BY INVITATION



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**IN-HOUSE FORGERY/CHECK
FRAUD WORKSHOPS ALSO
AVAILABLE ON YOUR PREMISES.**

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